

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Melissa D. Toth
 Debtor

Case No. 15-16637-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Dec 18, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2015.

db
 13597335 +Melissa D. Toth, 109 Seventh Street, Apartment 5, Bridgeport, PA 19405-1169
 +Commonwealth of PA, Office of UC Benefits, Claimant Services, P.O. Box 67503,
 Harrisburg, PA 17106-7503
 13597327 +Daniel T. McGrory, Esquire, Pizonka, Reilley, Bello & McGrory, P.C., 144 E. DeKalb Pike,
 Suite 300, King of Prussia, PA 19406-2150
 13597337 +Diversified Adjustment Service, Inc., 600 Coon Rapids Drive, Minneapolis, MN 55433-5549
 13597338 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 13597340 Hayt, Hayt & Landau, LLC, Meridian Center I, Two Industrial Way West, P.O. Box 500,
 Eatontown, NJ 07724-0500
 13597343 Jorge M. Pereira, Esquire, 101 N. Cedar Crest Blvd., Unit 2, Allentown, PA 18104-4769
 13597344 Keystone Center, 2001 Providence Avenue, Chester, PA 19013-5504
 13597346 +Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425
 13597347 +Philadelphia Fire Dept. - EMS, 1105 Schrock Road, Suite 610, Columbus, OH 43229-1158
 13597349 Santander Consumer USA, P.O. Box 105255, Atlanta, GA 30348-5255
 13597352 Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
 13597353 +Verizon, P.O. Box 5029, Wallingford, CT 06492-7529
 13597354 +Verizon Wireless, 5000 Britton Parkway, Hilliard, OH 43026-9445

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 19 2015 01:47:13 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Dec 19 2015 01:45:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 19 2015 01:46:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13597329 +EDI: RMCB.COM Dec 19 2015 01:28:00 American Medical Collection Agency,
 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1612
 13597330 +EDI: TSYS2.COM Dec 19 2015 01:28:00 Barclays Bank Delaware, 700 Prides Xing,
 Newark, DE 19713-6102
 13597331 +E-mail/Text: banko@berkscredit.com Dec 19 2015 01:45:18 Berks Credit & Collections Inc,
 900 Corporate Drive, Reading, PA 19605-3340
 13597332 +EDI: CAPITALONE.COM Dec 19 2015 01:28:00 Capital One Bank USA, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 13597333 +E-mail/Text: bankruptcy@cavps.com Dec 19 2015 01:46:43 Cavalry Portfolio Services,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 13597334 +EDI: CHASE.COM Dec 19 2015 01:28:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13597336 +EDI: CCS.COM Dec 19 2015 01:28:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 13597339 +EDI: AMINFOFP.COM Dec 19 2015 01:28:00 First Premier Bank, 601 S. Minnesota Avenue,
 Sioux Falls, SD 57104-4868
 13597341 +EDI: HFC.COM Dec 19 2015 01:28:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009
 13597342 EDI: JEFFERSONCAP.COM Dec 19 2015 01:28:00 Jefferson Capital Systems, LLC,
 16 McLeland Road, Saint Cloud, MN 56303
 13597345 +EDI: MID8.COM Dec 19 2015 01:28:00 Midland Funding, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13597348 +E-mail/Text: bk@rgsfinancial.com Dec 19 2015 01:45:09 RGS Financial, 1700 Jay Ell Drive,
 Suite 200, Richardson, TX 75081-6788
 13597350 +EDI: SWCR.COM Dec 19 2015 01:28:00 Southwest Credit Systems, 4120 International Parkway,
 #1100, Carrollton, TX 75007-1958
 13597350 +E-mail/Text: bankruptcy@sw-credit.com Dec 19 2015 01:46:28 Southwest Credit Systems,
 4120 International Parkway, #1100, Carrollton, TX 75007-1958
 13597351 +EDI: RMSC.COM Dec 19 2015 01:28:00 Synchrony Bank/Care Credit, P.O. Box 965036,
 Orlando, FL 32896-5036

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13597328* +Melissa D. Toth, 109 Seventh Street, Apartment 5, Bridgeport, PA 19405-1169

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2015 at the address(es) listed below:

DANIEL T. MCGRORY on behalf of Debtor Melissa D. Toth dmcgrory@pmrbm.com
GARY F SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Melissa D. Toth</u>	Social Security number or ITIN	xxx-xx-0624
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-16637-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa D. Toth

12/17/15

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.